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Certificate of Notice Page 1 of 10
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

**0** Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

# UNITED STATES BANKRUPTCY COURT District of New Jersey

		District of I	New Jersey		
In Re:	Todd Swillinger Kathleen Y Fong-Swillinge	er	Case No.:		20-21428
		Debtor(s)	Judge:		
		CHAPTER 13 PLA	N AND MOTION	s	
☐ Original	Included	✓ Modified/Notice F  ✓ Modified/No Notice	-	Date:	2-26-2021
		E DEBTOR HAS FILE HAPTER 13 OF THE			
		YOUR RIGHTS MA	Y BE AFFECTE	D	
contains the Plan proportion attorn written objustated in the notice. See modification will approved to consecute	psed by the Debtor to adjuly. Anyone who wishes ection within the time fraduced, modified, or elimitary be granted without fune Notice. The Court may be Bankruptcy Rule 3015, on may take place solely avoid or modify the lien. It is a lien based on value of contest said treatment mesame.	on hearing on the Plan just debts. You should to oppose any provis me stated in the <i>Notio</i> nated. This Plan may rther notice or hearing y confirm this plan, if y confirm this plan, if If this plan includes r within the chapter 13 The debtor need not for the collateral or to recoust file a timely object	n proposed by the diread these paper ion of this Plan or ce. Your rights may be confirmed and g, unless written of there are no timely motions to avoid confirmation prociple a separate moduce the interest ration and appear a	e Debtor. This ers carefully a rany motion ay be affected become bir objection is filly filed object or modify a lie cess. The plation or adversate. An affect the confirm	s document is the actual and discuss them with included in it must file a d by this plan. Your claim ding, and included ed before the deadline ions, without further en, the lien avoidance or n confirmation order sary proceeding to avoid ted lien creditor who ation hearing to
state whe	wing matters may be o ether the plan includes es are checked, the pro	each of the followin	g items. If an ite	m is checke	d as "Does Not" or if
THIS PLAI	N:				
	▼ DOES NOT CONTAIN SET FORTH IN PART 1		PROVISIONS. NO	DN-STANDA	RD PROVISIONS MUST
COLLATE	☑ DOES NOT LIMIT TH FRAL, WHICH MAY RES D CREDITOR. SEE MO	BULT IN A PARTIAL F	PAYMENT OR NO	D PAYMENT	
	☑ DOES NOT AVOID A Y INTEREST. SEE MOT				RCHASE-MONEY

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Initial Debtor(s)' Attorney In		itial Debtor: TS Initi		ial Co-Debtor KYF		
Part 1: Payn	nent and	l Length of Plan				
		has paid \$1,200.00 in tarting on March 1, 20		and the debtor shall pay ximately <u>55</u> months.	/ \$1,354.00 Mont	hly to the
b. The	e debtor	Future Earnings		rustee from the following source, amount and d	_	are available):
c. Use	e of real	property to satisfy plan Sale of real property Description: Proposed date for cor	•	: 		
		Refinance of real prop Description: Proposed date for cor	•			
		Loan modification with Description: Proposed date for cor	·	mortgage encumbering	property:_	
d. e.	loan modification.					
b. Addebtor(s) outs	equate p lisbursed equate p side the f	rotection payments wid pre-confirmation to _ orotection payments wiplan, pre-confirmation	Il be made in (creditor) Il be made in to: (cred	n the amount of \$ to ditor).		
Part 3: Prior	ity Clair	ns (Including Admini	strative Exp	enses)		
a. All allov	ved prior	rity claims will be paid	in full unless	the creditor agrees oth	nerwise:	
Creditor IRS			Type of Priority Taxes and cer	/ rtain other debts		Amount to be Paid 9.419.74
State of New Je	rsey		Taxes and cer	rtain other debts		1,531.63
Robert C. Niser	ison		Attorneys Fee	es		4,000

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Check one: ✓ None  ☐ The allowed pri	Obligations assigned or ow iority claims listed below an owed to a governmental ur S.C.1322(a)(4):	re based on a domestic	support obligation t	hat has been
Creditor	Type of Priority	Claim Amount	Amount to	be Paid
	, ,	<b>-</b>	+	
The Debtor will p	<b>flaintaining Payments on</b> ay to the Trustee (as part or shall pay directly to the c	of the Plan) allowed clai	ms for arrearages o	
bankruptcy filing as follow	vs:	latoro	st Amount to be Paid	Dogular Monthly
Creditor	Collateral or Type of Debt	Interes Rate o Arrearage Arrearag	n to Creditor (In	Regular Monthly Payment (Outside Plan)
QUAILBROOK COND HYUNDAI	O HOME 2013 SANTA FE	15,187.78 2,514.00	15,187.78 2,514.00	360.00 509.00
US BANK TRUST	НОМЕ	42,932.76	42,932.76	
b. Curing and Maintain NONE	ing Payments on Non-Pri	incipal Residence & oth	ner loans or rent a	rrears: 🕢
	e Trustee (as part of the Placetly to the creditor (outside			he bankruptcy
Creditor	Collateral or Type of Debt	Intere: Rate o Arrearage Arrearag	n to Creditor (In	Regular Monthly Payment (Outside Plan)
c. Secured claims exclud	led from 11 U.S.C. 506: [4	NONE		
purchase money security	e either incurred within 910 interest in a motor vehicle ition date and secured by	acquired for the person	al use of the debto	r(s), or incurred
Name of Creditor	Collateral	Interest Rate Clair	of Including	id through the Plan Interest Calculation

	d.	Requests for	valuation of securit	y, Cram-down, Str	p Off & Interest	t Rate Adjustments 📝 NOI
--	----	--------------	----------------------	-------------------	------------------	--------------------------

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

# NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

					Value of		
			Total		Creditor	Annual	Total
		Scheduled	Collateral	Superior	Interest in	Interest	Amount to
Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid

Creditor	Collateral	Dept	value	Liens	Collateral	Rate   De Paiu		
		<u>'</u>	<u>'</u>					
	Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.							
that the stay collateral:	n confirmation, the s	stay is terminated as to s 01 be terminated in all r	espects. Ti	ne Debtor su	rrenders the	e following		
Creditor HYUNDAI CAF	PITAL AMERICA	Collateral to be Surrendere 2017 HYUNDAI SONATA	ed	Value of S	urrendered Collateral 15,000	Remaining Unsecured Debt 0.00		
Creditor	J	in Full Through the P	·	IE	al Amount to b	pe Paid through the Plan		
Greator		Conditional		100	ai 7 tinodrit to k	or all through the rian		
Part 5: Uns	secured Claims	NONE						
a. <b>N</b>		sified allowed non-prior than \$ to be distribu			all be paid:			
☐ Not less than percent								
	✔ Pro Rata	distribution from any re	maining fur	nds				
b. S	eparately classifie	d unsecured claims sh	all be treate	ed as follows	•			
Creditor	<u>-</u>	Basis for Separate Classifi	cation	Treatment		Amount to be Paid		

Part 6: Executory Contracts and Unexpired Leases

**X** NONE

	TE: See time lim			U.S.C.	365(d)(4	l) that ma	ay preve	ent ass	umption	of
All e	executory contractions of the contraction of the co	cts and ur	nexpired leas	ses, not	previous	ly rejecte	ed by op	peration	n of law,	are rejected,
Creditor	Arrears to be Plan	Cured in	Nature of C	ontract or	Lease	Treatmer	nt by Deb	tor	Post-Petit	tion Payment
Part 7: Mo	tions X NON	JE								
NOTE: All professions of the second s	plans containing te of Chapter 13 Certification of Serk of Court wh	g motion 3 <i>Plan Tra</i> Se <i>rvice, N</i>	ansmittal, w Notice of Ch	ithin th apter 1	e time a 3 <i>Plan 1</i>	nd in the <i>Transmit</i>	e mann tal and	er set f	forth in	D.N.J. LBR
	<b>Notion to Avoid</b> Debtor moves to									
Creditor	Nature of Collateral	Type of L	ien Amount	of Lien	Value Collate	e of	Amount o Claimed Exemption	f Otl	tum of All her Liens gainst the Property	Amount of Lien to be Avoided
NONE The	Motion to Avoid  Debtor moves to the part 4 above	o reclassif		-						-
Creditor	Collateral		Scheduled Debt	Total C	ollateral	Superior Lie	C	'alue of creditor's nterest in Collateral		Total Amount of Lien to be Reclassified
Partially Ur The	Motion to Partiansecured.   Debtor moves to son collateral co	ONE o reclassif	y the followi	ng claim					-	
Creditor	Collateral	;	Scheduled Deb		Collateral	Amou	nt to be D	Deemed Decured		Amount to be Reclassified as Unsecured
a. <b>V</b> ✓ b. F	ner Plan Provisi Vesting of Propo Upon Confirm Upon Discha Payment Notice ditors and Lesso	erty of the mation irge s		s 4, 6 oı	r 7 may c	continue	to mail (	custom	ary notic	ces or

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coupoi	ns to the Del	otor notwithstanding	the automatic sta	ay.		
	c. Order o	f Distribution				
	The Standir 1) 2) 3) 4) 5) 6)	Ch. 13 Standing Tother Administrative Secured Claims Lease Arrearages Priority Claims General Unsecured Communications	rustee Commissi Claims	•	:	
	d. Post-Pe	tition Claims				
Section		ng Trustee ☑ is, ☐ is the amount filed by			claims filed pu	ursuant to 11 U.S.C.
Part 9	: Modificati	on NONE				
	rved in acco	on of a plan does n rdance with D.N.J. modifies a Plan prev n being modified:	LBR 3015-2.	•		·
Evolaii		the plan is being m		Explain below how	the plan is b	oing modified:
D CURE A	EBTOR DENIE	D LOAN MODIFICATIO JS BANK TRUST, NA, (	N, DEBTOR TO		AN MODIFICATI NK TRUST, NA,	ON, DEBTOR TO CURE
Are So	chedules I an	d J being filed simul	Itaneously with th	is Modified Plan?	✓ Yes	□ No
Part 1	Non-Standa  ✓ NONE  ☐ Explain h	ndard Provision(s) ard Provisions Requinere: ndard provisions pla	iring Separate Sig	gnatures:	ctive.	
Signat	tures					
The De	ebtor(s) and t	he attorney for the D	Debtor(s), if any, i	must sign this Plan.		
debtor(	s) certify tha	this document, the t the wording and or d Motions, other tha	der of the provisi	ons in this Chapter	13 Plan are id	lentical to <i>Local Form,</i>
I certify	under pena	Ity of perjury that the	e above is true.			
Date:	February 26,	2021		odd Swillinger d Swillinger tor		

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Date: February 26, 2021

/s/ Kathleen Y Fong-Swillinger

Kathleen Y Fong-Swillinger

Joint Debtor

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 20-21428-CMG

Todd Swillinger Chapter 13

Kathleen Y. Fong-Swillinger

**Debtors** 

# CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Mar 01, 2021 Form ID: pdf901 Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol **Definition** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2021:

Recip ID db/jdb	Recipient Name and Address  + Todd Swillinger, Kathleen Y. Fong-Swillinger, 99 Bayberry Drive, Somerset, NJ 08873-4212
lm	+ Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
cr	<ul> <li>Quailbrook Phase 1B Townhomes Association, Inc., McGovern Legal Services, LLC, 850 Carolier Lane, North Brunwsick, NJ 08902-3312</li> </ul>
cr	<ul> <li>U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID, Phelan Hallinan &amp; Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814</li> </ul>
519049493	CONVERGENT HEALTHCARE RECOVERIES, PO BOX 1289, PEORIA, IL 61654-1289
518982090	+ Cares Surgi Center, C/O Felt, Gerard, J, Pressler Felt & War, 7 Entin Rd., Parsippany, NJ 07054-5020
518982093	+ Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
519001150	+ Fay Servicing, POB 814609, Dallas, TX 75381-4609
518982094	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
519000922	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519026363	+ Philip A. Kahn, Esq., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518982098	+ Quail Brook Phase Homeowners Association, C/O McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518994189	+ Quailbrook Phase 1B Homeowners Association, Inc., 850 Carolier Lane, North Brunswick NJ 08902-3312
518982099	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982104	+ Robert Wood Johnson, C/O Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469
518982107	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 245, Trenton, NJ 08695
519026364	+ Saint Peter's University Hospital, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518982108	State of New York Tax, Harriman Campus Rd, Albany, NY 12226
518987199	+ U.S. Bank National Association, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
519002201	U.S. Bank National Association, not in its individ, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
519005939	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

### TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usani.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text: usanj.njoanki@usuoj.gov	Mar 01 2021 23:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 01 2021 23:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519037804	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery	y.com Mar 01 2021 23:13:14	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518982088	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 01 2021 23:15:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518993065	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 01 2021 23:13:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518982091	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 01 2021 23:15:14	Credit One Bank, Attn: Bankruptcy, Po Box

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510010220		98873, Las Vegas, NV 89193-8873
519019228	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com  Mar 01 2021 23:31:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
518982095	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com Mar 01 2021 23:31:00	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
518982097	Email/Text: sbse.cio.bnc.mail@irs.gov  Mar 01 2021 23:30:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518986160	Email/PDF: resurgentbknotifications@resurgent.com  Mar 01 2021 23:17:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519042303	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	
	Mar 01 2021 23:13:14	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519042262	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  Mar 01 2021 23:13:14	Portfolio Recovery Associates, LLC, c/o Modells, POB 41067, Norfolk VA 23541
519041432	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2021 23:17:32	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519042259	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2021 23:17:33	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
519041437	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2021 23:13:14	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk, VA 23541
519041435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2021 23:13:14	Portfolio Recovery Associates, LLC, c/o WAL-MART, POB 41067, Norfolk, VA 23541
519017366	+ Email/PDF: resurgentbknotifications@resurgent.com	, , ,
	Mar 01 2021 23:17:35	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
519039964	Email/Text: bnc-quantum@quantum3group.com  Mar 01 2021 23:31:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518982105	+ Email/Text: bankruptcy@savit.com	
	Mar 01 2021 23:32:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
518982109	+ Email/PDF: gecsedi@recoverycorp.com  Mar 01 2021 23:15:08	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519045484	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 01 2021 23:13:18	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 518982089	$\underset{*_{+}}{\textbf{Bypass Reason}}$	Name and Address Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518982092	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518982096	*+	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
518982100	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982101	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982102	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982103	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982106	*+	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

# **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Mar 01, 2021 Form ID: pdf901 Total Noticed: 42

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2021	Signature:	/s/Joseph Speetjens	

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name **Email Address** 

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2018-NR1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Nicole B. LaBletta

on behalf of Creditor U.S. Bank National Association et al nlabletta@pincuslaw.com brausch@pincuslaw.com

Robert C. Nisenson

on behalf of Joint Debtor Kathleen Y. Fong-Swillinger r.nisenson@rcn-law.com

doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Debtor Todd Swillinger r.nisenson@rcn-law.com

doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Quailbrook Phase 1B Townhomes Association Inc. collections@theassociationlawyers.com

TOTAL: 7